

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-23029-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle A. Hoffstead  
3 3rd Street  
Englewood Cliffs, NJ 07632

Social Security No.:  
xxx-xx-2538

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 7, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 5, 2019  
JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michelle A. Hoffstead  
 Debtor

Case No. 16-23029-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: clsnodsc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2019.

db +Michelle A. Hoffstead, 3 3rd Street, Englewood Cliffs, NJ 07632-1423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 05 2019 23:56:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 05 2019 23:56:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for  
 Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for  
 Structured Asset Mortgage Investments II Trust 2007-AR3, Mortgage NJ\_ECF\_Notices@McCalla.com,  
 NJ\_ECF\_Notices@McCalla.com  
 Kevin M. Buttery on behalf of Creditor Wilmington Trust, National Association, as Successor  
 Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust  
 2007-AR3, Mortgage Passthrough Certificates, Series 2007-A bkyefile@rasflaw.com  
 Kevin M. Buttery on behalf of Creditor Wilmington Trust National Association  
 kevinbuttery@gmail.com  
 Laura M. Egerman on behalf of Creditor Wilmington Trust National Association  
 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Scott E. Tanne on behalf of Debtor Michelle A. Hoffstead ecf@tannelaw.com,  
 tanne.ecf.email@gmail.com  
 Sindi Mncina on behalf of Creditor Wilmington Trust, National Association, as Successor  
 Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust  
 2007-AR3, Mortgage Passthrough Certificates, Series 2007-A smncina@rascrane.com  
 Sindi Mncina on behalf of Creditor Wilmington Trust National Association smncina@rascrane.com  
 TOTAL: 9